

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Richardson, Denise	§	Case No. 09 B 03452
		§	
	Debtor	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/03/2009.

2) The plan was confirmed on 04/07/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/26/2011.

5) The case was converted on 08/08/2011.

6) Number of months from filing or conversion to last payment: 26.

7) Number of months case was pending: 30.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$6,500.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,191.27
Less amount refunded to debtor	\$0

NET RECEIPTS: \$15,191.27

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,094.50
Court Costs	\$0
Trustee Expenses & Compensation	\$866.91
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$3,961.41

Attorney fees paid and disclosed by debtor \$0

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Aaron Rents	Secured	\$0	NA	NA	\$0	\$0
City Of Chicago	Secured	\$765.00	\$666.58	\$666.58	\$666.58	\$0
Countrywide Home Loans Inc.	Secured	\$130,527.00	\$130,220.80	\$130,220.80	\$0	\$0
Countrywide Home Loans Inc.	Secured	\$16,352.00	\$16,351.64	\$16,351.64	\$10,563.28	\$0
Allied Interstate	Unsecured	\$108.00	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$397.00	NA	NA	\$0	\$0
Cash Call	Unsecured	\$2,144.00	\$3,032.62	\$3,032.62	\$0	\$0
CCS	Unsecured	\$444.00	NA	NA	\$0	\$0
Chicago State University	Unsecured	\$0	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$360.00	\$500.00	\$500.00	\$0	\$0
Commonwealth Edison	Unsecured	\$660.00	\$610.98	\$610.98	\$0	\$0
Fingerhut	Unsecured	\$120.00	NA	NA	\$0	\$0
First Home Health Care	Unsecured	\$52.50	NA	NA	\$0	\$0
Horizon Card	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$10.00	NA	NA	\$0	\$0
Inovision	Unsecured	\$315.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$530.42	\$536.50	\$536.50	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Legacy Visa	Unsecured	\$290.00	NA	NA	\$0	\$0
Miramar Group	Unsecured	\$200.00	NA	NA	\$0	\$0
Nationwide Credit Service	Unsecured	\$457.00	NA	NA	\$0	\$0
Northwestern Medical Faculty	Unsecured	\$896.89	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$1,699.00	\$2,384.01	\$2,384.01	\$0	\$0
Plains Commerce Bank	Unsecured	\$0	NA	NA	\$0	\$0
PLS Payday Loan Store	Unsecured	\$2,280.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$333.40	\$333.40	\$0	\$0
Resurgent Capital Services	Unsecured	NA	\$579.60	\$579.60	\$0	\$0
RoundUp Funding LLC	Unsecured	\$373.00	\$373.22	\$373.22	\$0	\$0
Salute Visa	Unsecured	\$0	NA	NA	\$0	\$0
Sprint	Unsecured	\$100.00	NA	NA	\$0	\$0
TCF Bank	Unsecured	\$150.00	NA	NA	\$0	\$0
Verizon	Unsecured	\$50.00	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$130,220.80	\$0	\$0
Mortgage Arrearage	\$16,351.64	\$10,563.28	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$666.58	\$666.58	\$0
TOTAL SECURED:	\$147,239.02	\$11,229.86	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
TOTAL PRIORITY:	\$0	\$0	\$0
GENERAL UNSECURED PAYMENTS:	\$8,350.33	\$0	\$0

Disbursements:

Expenses of Administration \$3,961.41

Disbursements to Creditors \$11,229.86

TOTAL DISBURSEMENTS: \$15,191.27

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 16, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.